

Information to identify the case:

Debtor 1	<u>Sue Ellen Serfozo</u>	Social Security number or ITIN	xxx-xx-2140
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-21962-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sue Ellen Serfozo

9/28/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Sue Ellen Serfozo
 Debtor

Case No. 16-21962-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db +Sue Ellen Serfozo, 752 Memory Lane, McKeesport, PA 15133-2123
 14236000 +Mon Yough Community Service, 500 Walnut Street, McKeesport, PA 15132-2801
 14236001 Paypay Credit, P.O. Box 105658, Atlanta, GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QNLCARDIELLO.COM Sep 29 2016 01:23:00 Natalie Lutz Cardiello, 107 Huron Drive,
 Carnegie, PA 15106-1826

smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Sep 29 2016 01:54:55 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Sep 29 2016 01:23:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

14235999 EDI: DISCOVER.COM Sep 29 2016 01:13:00 Discover, P.O. Box 15316, Wilmington, DE 19850

14236002 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 29 2016 01:55:40 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906

14240611 EDI: RECOVERYCORP.COM Sep 29 2016 01:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14236003 EDI: SEARS.COM Sep 29 2016 01:23:00 Sears Mastercard, P.O. Box 6282,
 Sioux Falls, SD 57117-6282

14236004 EDI: RMSC.COM Sep 29 2016 01:13:00 Synchrony Bank/J.C. Penney, P.O. Box 965007,
 Orlando, FL 32896-0090

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Quicken Loans Inc.

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2016 at the address(es) listed below:

Crystal H. Thornton-Illar on behalf of Debtor Sue Ellen Serfozo
 cThornton-Illar@leechtishman.com, bankruptcy@leechtishman.com; mproden@leechtishman.com
 Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
 ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com

TOTAL: 5